

Local Form 3015-1 (1/22)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Shadrea Letrise ForemanCase No. **24-30726**CHAPTER 13 PLAN ☒ ModifiedDated: **August 25, 2024**

Debtor.

In a joint case, debtor means debtors in this plan.**Part 1. NOTICE OF NONSTANDARD PLAN PROVISIONS, SECURED CLAIM LIMITATIONS, AND LIEN OR SECURITY INTEREST AVOIDANCE: Debtor must check the appropriate boxes below to state whether or not the plan includes each of the following items:**

1.1	A limit on the amount of a secured claim based on a valuation of the collateral for the claim, set out in Parts 9 or 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.2	Avoidance of a security interest or lien, set out in Part 16	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not included
1.3	Nonstandard provisions, set out in Part 16	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not included

Part 2. DEBTOR'S PAYMENTS TO TRUSTEE: The initial plan payment is due not later than 30 days after the order for relief, unless the court orders otherwise.

2.1 As of the date of this plan, the debtor has paid the trustee \$__.

2.2 After the date of this plan, the debtor will pay the trustee:

Plan payment	Start MM/YYYY	End MM/YYYY	Total
\$520.00	04/2024	09/2024	\$3,120.00
\$620.00	10/2024	03/2029	\$33,480.00
TOTAL:			\$36,600.00

2.3 The minimum plan length is ☒ 36 months or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.2.4 The debtor will also pay the trustee **0.00**.2.5 The debtor will pay the trustee a total of \$ **36,600.00** [lines 2.1 + 2.2 + 2.4]

Part 3. PAYMENTS BY TRUSTEE AND TRUSTEE'S FEES: Prior to confirmation of the plan, the trustee will pay from available funds payments designated as Adequate Protection ("Adq. Pro.") under Parts 8 and 9 to creditors with claims secured by personal property. All other funds will be disbursed by the trustee following confirmation of the plan as soon as is practicable. The trustee will pay from available funds only to creditors for which proofs of claim have been filed. The trustee is not required to retain funds for any claim for which a proof of claim has not been timely filed and may disburse those funds to other claimants. The trustee may collect a fee of up to 10% of plan payments, or \$ **3,660.00** [line 2.5 x .10]

Part 4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Debtor will pay directly to creditors all payments that come due after the date the petition was filed. Cure provisions, if any, are set forth in Part 7.

Creditor	Description of Property
-NONE-	

Part 5. CLAIMS NOT IN DEFAULT — Payments on the following claims are current. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any.

	Creditor	Description of Property
5.1	HOMETAP INVESTMENT PARTNERS III	1614 Hamel Lane Shakopee, MN 55379 Scott County Real property located in Scott County, Minnesota legally described as: Unit 79, Common Interest Community No. 1076, Dublin Square, a Condominium, Scott County, Minnesota.

Part 6. HOME MORTGAGES IN DEFAULT (§§ 1322(b)(5) and 1322(e)) — The trustee will pay the amount of default listed in the proof of claim on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens. **All following entries are estimates.**

	Creditor	Amount of default	Monthly payment	Beginning in #mo./yr.	# of payments	Remaining Payments	+ amount paid to date by Trustee (mod plan only)	Total payments
6.1	MR COOPER	\$3,787.15	\$72.83	12/2024	52	\$3,787.15	\$	\$3,787.15
TOTAL								\$3,787.15

Part 7. CLAIMS IN DEFAULT (§§ 1322 (b)(3) and (5) and 1322(e)): The trustee will pay the amount of default listed in the proof of claim in the amount allowed on the following claims. The debtor will pay directly to creditors all payments that come due after the date the petition was filed. The creditors will retain liens, if any. **All following entries are estimates, except for interest rate.**

	Creditor	Amount of default	Interest rate (if any)	Beginning in mo.yr	Monthly Payments	# of payments	Remaining Payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
7.1	DUBLIN SQUARE HOMEOWNER S ASSOC	\$16,429.43	0.00%	12/2024	\$315.96	52	\$16,429.43	\$	\$16,429.43
TOTAL									\$16,429.43

Part 8. SECURED CLAIMS SUBJECT TO MODIFICATION (“CRAMDOWN”) PURSUANT TO § 506 (§ 1325(a)(5)) The trustee will pay the amount set forth in the “Total Payments” column below on the following secured claims if a proof of claim is filed and allowed. Notwithstanding a creditor’s proof of claim filed before or after confirmation, the amount listed in the secured claim amount column binds the creditor pursuant to 11 U.S.C. § 1327 and confirmation of the plan is a determination of the creditor’s allowed secured claim. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with FRBP 3012(c) controls over any contrary amount. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. § 1325(a)(5)(B)(i). Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14.

	Creditor	Est. Claim amount	Secured claim amount	Int. Rate	Adq. Pro. (Check)	Begin-ni ng in mo./yr.	Monthly payment	# of Payments	Remaining payments	+amount paid to date by Trustee (mod plan only)	= Total payments
					<input type="checkbox"/>						
TOTAL										\$0.00	

Part 9. SECURED CLAIMS EXCLUDED FROM § 506 AND NOT SUBJECT TO MODIFICATION (“CRAMDOWN”) (§ 1325(a) (910 vehicles and other things of value)(allowed secured claim controls over any contrary amount): The trustee will pay the amount of the allowed secured claim listed in the proof of claim at the interest rate set forth below. Any allowed unsecured portion of the claim will be paid under Part 12, Part 13, or Part 14. All following entries are estimates, except for interest rate. Unless otherwise specified in Part 16, the creditors listed in this Part retain the liens securing their allowed secured claims to the extent provided under 11 U.S.C. §1325(a)(5)(B)(i).

	Creditor	Est. Secured Claim amount	Int. rate	Adq. Pro. (Check)	Beginning in mo./yr.	Monthly payment	# of Payments	Remaining payments	+amount paid to date by Trustee (mod plan only)	Total payments
9.1	WESTLAKE FINANCIAL SERVICES	\$7,165.00	9.50	<input checked="" type="checkbox"/>	04/2024	\$100.00	4	\$400	\$	\$9,507.28
					08/2024	\$168.07	55	\$9,107.28		
TOTAL										\$9,507.28

Part 10. PRIORITY CLAIMS (not including claims under Part 11): The trustee will pay in full all claims entitled to priority under § 507(a)(2) through (a)(10), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim Amount	Beginning in mo.yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	=Total payments
10.1	Attorney Fees	\$2,700.00	04/2024/ 08/2024	\$368.00/ \$307.00	4/ 4	\$2,700.00	\$	\$2,700.00
10.2	INTERNAL REVENUE SERVICE	\$236.00		pro rata		\$236.00	\$	\$236.00
10.3	MN DEPT OF REVENUE	\$0.00		\$0.00	0	\$	\$	\$0.00
TOTAL								\$2,936.00

Part 11. DOMESTIC SUPPORT OBLIGATION CLAIMS: The trustee will pay in full all domestic support obligation claims entitled to priority under § 507(a)(1), including the following. **The amounts listed are estimates.** The trustee will pay the allowed portion of the priority amount listed in the proof of claim.

	Creditor	Claim amount	Beginning in mo./yr.	Monthly payment	# of payments	Remaining payments	+ amount paid to date by Trustee (mod plan only)	=Total payments
	-NONE-							
TOTAL								\$0.00

Part 12. SEPARATE CLASSES OF UNSECURED CLAIMS — In addition to the class of unsecured claims specified in Part 13, there shall be separate classes of non-priority unsecured creditors including the following. The trustee will pay the allowed portion of the nonpriority amount listed in the proof of claim. **All following entries are estimates.**

	Creditor	Undersecured claim amount	Interest Rate (if any)	Beginning in mo./yr.	Monthly Payment	# of Payments	Remaing payments	+ amount paid to date by Trustee (mod plan only)	= Total payments
	-NONE-								
TOTAL									\$0.00

Part 13. TIMELY FILED UNSECURED CLAIMS — The trustee will pay holders of allowed non-priority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under Parts 3, 6, 7, 8, 9, 10, 11, and 12 their pro rata share of approximately \$ 280.14 [line 2.5 minus totals in Parts 3, 6, 7, 8, 9, 10, 11, and 12].

13.1 The debtor estimates that the total unsecured claims held by creditors listed in Part 8 and 9 are \$ 0.00 .

13.2 The debtor estimates that the debtor's total unsecured claims (excluding those in Part 8 and 9) are \$ 58,349.00 .

13.3 Total estimated unsecured claims are \$ 58,349.00 [lines 13.1 + 13.2].

Part 14. TARDILY-FILED UNSECURED CREDITORS — All money paid by the debtor to the trustee under Part 2, but not distributed by the trustee under Parts 3, 6, 7, 8, 9, 10, 11, 12, and 13, will be paid to holders of allowed nonpriority unsecured claims for which proofs of claim were tardily filed. Tardily filed claims remain subject to objection pursuant to 11 U.S.C. §502(b)(9).

Part 15. SURRENDER OF COLLATERAL AND REQUEST FOR TERMINATION OF STAY: The debtor has surrendered or will surrender the following property to the creditor. The debtor requests that the stays under §§ 362(a) and §§ 1301(a) be terminated as to the surrendered collateral upon confirmation of the plan.

	Creditor	Description of Property (including complete legal description of real property)
	-NONE-	

Part 16. NONSTANDARD PROVISIONS: The Trustee may distribute additional sums not expressly provided for herein at the trustee's discretion. Any nonstandard provisions, as defined in FRBP 3015(c), must be in this Part. Any nonstandard provision placed elsewhere in the plan is void. Any request by the debtor to modify a claim secured only by a security interest in real property that is the debtor's principal residence must be listed in

this Part and the debtor must bring a motion to determine the value of the secured claim pursuant to Local Rule 3012-1(a).

16.1	*The plan is a step plan which will pay as follows: \$520.00 Monthly for 6 months, then \$620.00 Monthly for 54 months
16.2	The debtor shall send the Trustee each year during the Chapter 13 Plan copies of his/her federal and state income tax returns at the time they are filed. The debtor shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case. If the debtor files taxes individually, the debtor shall be entitled to retain the first \$1,200 of refunds plus any Federal Earned Income credit (EIC) plus any Minnesota Working Family (WFC) credit.
16.3	SURRENDER and RELIEF FROM STAY: Upon the granting of relief from the automatic stay, the trustee shall cease payments on account of the secured portion of the applicable claim. In the event of the granting of relief from the automatic stay, surrender, foreclosure, repossession, or return of any collateral to any secured creditor listed in parts 4, 5, 6, 7, 8, 9, 10, or 13 for any reason, the trustee shall pay any deficiency as a general unsecured claim upon amendment of the applicable claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtor(s) receiving a discharge in this case.
16.4	APPROVAL NOT REQUIRED TO INCUR POST PETITION DEBT. Approval by the bankruptcy court, or Chapter 13 trustee, shall not be required prior to debtor incurring ordinary consumer debt while this case is pending. Letters of approval will not be provided by the Chapter 13 trustee and one is not needed for debtor to incur post-petition ordinary consumer debt in Minnesota. All parties in interest retain all rights regarding the treatment of this debt in future modified plans and motions to confirm such plans.

SUMMARY OF PAYMENTS:

Class of Payment	Amount to be paid
Payments by trustee [Part 3]	\$ 3,660.00
Home mortgages in default [Part 6]	\$ 3,787.15
Claims in Default [Part 7]	\$ 16,429.43
Secured claims subject to modification (cramdown) pursuant to § 506 [Part 8]	\$ 0.00
Secured claims excluded from § 506 [Part 9]	\$ 9,507.28
Priority Claims [Part 10]	\$ 2,936.00
Domestic support obligation claims [Part 11]	\$ 0.00
Separate classes of unsecured claims [Part 12]	\$ 0.00
Timely filed unsecured claims [Part 13]	\$ 280.14
TOTAL (must equal line 2.5)	\$ 36,600.00

Certification regarding nonstandard provisions:

I certify that this plan contains no nonstandard provision except as placed in Part 16.

Signed: /s/ Matthew M. Tande
Matthew M. Tande 388339
Attorney for debtor or debtor if pro se

Signed: /s/ Shadrea Letrise Foreman
Shadrea Letrise Foreman
Debtor 1

Signed: _____
Debtor 2 (if joint case)

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Shadrea Letrise Foreman,

BKY No. 24-30726-MER
Chapter 13

Debtor.

NOTICE OF HEARING AND MOTION TO APPROVE MODIFIED PLAN

TO: The debtor; US Trustee; Chapter 13 Trustee; and creditors and parties in interest.

1. The debtor, by the undersigned attorney, moves the court for approval of the modified plan dated August 25, 2024.
2. The court will hold a hearing on this motion at 10:30 a.m. on Thursday, October 3, 2024 in Courtroom No. 7West, U.S. Bankruptcy Court, Seventh Floor, U.S. Courthouse, 300 S. Fourth St., Minneapolis, MN 55415.
3. Any objection to this modified plan must be filed and served not later than Tuesday, October 1, 2024 which is 48 hours before the time set for the hearing including Saturdays, Sundays and holidays. **UNLESS AN OBJECTION TO THE PLAN IS TIMELY FILED, THE COURT MAY GRANT THE MOTION WITHOUT A HEARING.**
4. This court has jurisdiction over this motion pursuant to 28 U.S.C. Sec 157 and 1334, Bankruptcy Rule 5005 and Local Rule 1070-1. The petition commencing this Chapter 13 case was filed. This case is now pending in this court.
5. The plan is being modified to include Hometap as a secured creditor in the plan, to increase the plan payments to ensure all secured arrears claims are paid in full.

Dated: August 25, 2024


Prescott Pearson & Tande, P.A.

/s/ Matthew M. Tande _____
Matthew M. Tande, Atty Reg. No. 388339
443 Old Highway 8 NW, Suite 208
New Brighton, MN 55112
Telephone: (651) 633-2757
Attorneys for Debtor

VERIFICATION

Shadrea Letrise Foreman, the Debtor named in the Notice of Hearing and Motion to Approve Modified Plan, declares under penalty of perjury that the information therein contained is true and correct to the best of my knowledge, information, and belief.

Dated: 8/26/2024

Signed: 
Shadrea Letrise Foreman, Debtor

Fill in this information to identify your case:

Debtor 1 Shadrea Letrise Foreman

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number 24-30726
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing postpetition chapter 13 income as of the following date:
8/25/2024
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there?

Debtor 1

- ☒ Employed
☐ Not employed

Cashier

Little Six Casino

Prior Lake, MN

New Hire

Debtor 2 or non-filing spouse

- ☐ Employed
☐ Not employed

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 3,311.00	\$ N/A
3. Estimate and list monthly overtime pay.	+\$ 0.00	+\$ N/A
4. Calculate gross income. Add line 2 + line 3.	\$ 3,311.00	\$ N/A

Debtor 1 **Shadrea Letrise Foreman**Case number (if known) **24-30726**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,311.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 530.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 300.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 830.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 2,481.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 400.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: Mom's contribution to HH Exp	8h.+ \$ 700.00	\$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 1,100.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,581.00 + \$ N/A	= \$ 3,581.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 3,581.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: She is looking for full time work, and will continue with door dash until she is hired.		

Fill in this information to identify your case:

Debtor 1 Shadrea Letrise Foreman

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF MINNESOTA

Case number 24-30726
(If known)

Check if this is:

- ☐ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:
8/25/2024
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Mother

68

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,297.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 245.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Shadrea Letrise Foreman**

Case number (if known) **24-30726**

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	155.00						
6b. Water, sewer, garbage collection	6b. \$	0.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	223.00						
6d. Other. Specify: _____	6d. \$	0.00						
7. Food and housekeeping supplies	7. \$	441.00						
8. Childcare and children's education costs	8. \$	0.00						
9. Clothing, laundry, and dry cleaning	9. \$	50.00						
10. Personal care products and services	10. \$	50.00						
11. Medical and dental expenses	11. \$	0.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	150.00						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00						
14. Charitable contributions and religious donations	14. \$	0.00						
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	150.00						
15c. Vehicle insurance	15c. \$	200.00						
15d. Other insurance. Specify: _____	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: _____	17c. \$	0.00						
17d. Other. Specify: _____	17d. \$	0.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00						
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$	0.00						
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify: _____	21. +\$	0.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<table border="1"> <tr> <td>\$</td> <td>2,961.00</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>2,961.00</td> </tr> </table>		\$	2,961.00	\$		\$	2,961.00
\$			2,961.00					
\$								
\$	2,961.00							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	3,581.00						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	2,961.00						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	620.00						

24. Do you expect an increase or decrease in your expenses within the year after you file this form?
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: _____

DISTRICT OF MINNESOTA
UNITED STATES BANKRUPTCY COURT

In re:

Shadrea Letrise Foreman

Debtor(s)

Bky Case No: 24-30726
Chapter 13

UNSWORN DECLARATION OF SERVICE

Janet Kedrowski, an employee of Prescott Pearson & Tande PA, attorneys licensed to practice law in this court, with office address of 443 Old Highway 8 Northwest Suite 208, P.O. Box 120088, New Brighton, Minnesota 55112, declares that on August 30, 2024, she served the annexed Notice of Hearing to Approve Modified Plan and Modified Chapter 13 Plan upon each of the entities named below by mailing to each of them a copy thereof by enclosing same in an envelope with first class mail postage prepaid and depositing same in the post office at New Brighton, Minnesota, addressed to each of them as follows:

SEE ATTACHED LIST

and delivered to each entity below by way of electronic transmission by the United States Bankruptcy Court:

Gregory Burrell, Trustee
Office of the US Trustee

And she declares under penalty of perjury, that the foregoing is true and correct.

Executed: August 30, 2024

/e/ Janet Kedrowski

Janet Kedrowski

Case 24-30726 Doc 36 Filed 08/30/24 Entered 08/30/24 11:02:00 Desc Main Document Page 12 of 13		
ABC FITNESS SOLUTIONS PLANET FITNESS PO BOX 6800 SHERWOOD AR 72124-6800	DEPT OF REVENUE 10 SOUTH LASALLE ST #2310 WEST SENECA NY 14224 CHICAGO IL 60603	
ABC FITNESS SOLUTIONS PLANET FITNESS 8320 HIGHWAY 107 SHERWOOD AR 72120-3825	DUBLIN SQUARE HOMEOWNERS ASSOCIATION C/O NEW CONCEPTS MANAGEMENT 5707 EXCELSIOR BOULEVARD ST. LOUIS PARK MN 55416	MESSERLI & KRAMER PA 3033 CAMPUS DR STE 250 PLYMOUTH MN 55441
AFFIRM, INC. ATTN: BANKRUPTCY 650 CALIFORNIA ST, FL 12 SAN FRANCISCO CA 94108	DUBLIN SQUARE HOMEOWNERS ASSOCIATION TOOHEY LAW FIRM, PA 7100 NORTHLAND CIR N STE 101 BROOKLYN PARK MN 55428	MN DEPT OF REVENUE 551 BKY SECTION CEU DEPT PO BOX 64447 ST PAUL MN 55164
AFFIRM, INC. 30 ISABELLA ST 4TH FLOOR PITTSBURGH PA 15212	ECMC PO BOX 64909 ST PAUL MN 55164-0909	MR COOPER 8950 CYPRESS WATERS BLVD COPPELL TX 75019
AMERICAN ACCTS & ADVISORS 7460 80TH ST S COTTAGE GROVE MN 55016	FINANCIAL RECOVERY SVCS PO BOX 21405 EAGAN MN 55121	NATIONSTAR MORTGAGE LLC PO BOX 619096 DALLAS TX 75261-9096
BANFIELD PET HOSPITAL IC SYSTEMS, INC PO BOX 64378 SAINT PAUL MN 55164	HOMETAP INVESTMENT PARTNERS MCGLINCHAY STAFFORD PLLC 601 POYDRAS ST #1200 NEW ORLEANS LA 70130	NATIONSTAR MORTGAGE LLC 25 N DALE ST ST PAUL MN 55102-2227
CAPITAL ONE ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY UT 84130	HOMETAP INVESTMENT PARTNERS C/O MCGLINCHAY STAFFORD PLLC 601 POYDRAS STREET 12TH FLOOR NEW ORLEANS LA 70130	NETCREDIT ATTN: BANKRUPTCY 175 W JACKSON BLVD STE 10 CHICAGO IL 60604
DEPT OF EDUCATION NELNET PO BOX 82561 LINCOLN NE 68501	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPS PO BOX 7346 PHILADELPHIA PA 19101-7346	PAYPAL CREDIT PO BOX 71707 PHILADELPHIA PA 17070
DISCOVER PO BOX 6105 CAROL STREAM IL 60197-6105	JEFFERSON CAPITAL SYSTEMS PO BOX 7999 SAINT CLOUD MN 56302-7999	PROFESSIONAL CREDIT ANAL 24 NORTH FRONT STREET PO BOX 99 NEW ULM MN 56073
DISCOVER BANK DISCOVER PRODUCTS PO BOX 3025 NEW ALBANY OH 43054-3025	KOHL'S ATTN: CREDIT ADMINISTRATOR PO BOX 3043 MILWAUKEE WI 53201	RAUSCH STURM LLP 7300 147TH ST W #307 APPLE VALLEY MN 55124

Case 24-30726 Doc 36 Filed 08/30/24 Entered 08/30/24 11:02:00 Desc Main Document Page 13 of 13
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